

THE U.F.A.

OFFICIAL ORGAN OF

THE UNITED FARMERS of ALBERTA

Vol. IV.

CALGARY, ALBERTA, JUNE 1st, 1925

No. 15

Success of Membership Drive for the Three New Pools Depends Upon Individual Effort of Officers and Members of U.F.A. and U.F.W.A

U. F. A. Pioneer of All Co-operative Marketing Enterprise in Alberta, and Primarily Responsible for the New Pools—More Than 500 Meetings to Be Held in All Parts of the Province in Furtherance of the Livestock, Eggs and Poultry and Dairy Pools—Do Your Part in the June Campaign

The three weeks' membership campaign of the three new Co-operative Marketing Pools is the concern of every individual officer and member in every Local and District Association of the United Farmers and United Farm Women of Alberta. The success of the campaign will depend primarily upon this organization.

Through the machinery of the U. F. A., and as the sequel to the educational effort and agitation of members of the Association, the rapid organization of the Wheat Pool was made possible two years ago.

SEQUEL TO EDUCATIONAL PREPARATION OF U. F. A.

As the outcome of a long period of preparation, extending over several years, the majority of the primary producers of Alberta had been converted from supine acquiescence in a system of individualistic selling which benefited primarily the middleman and served the best interests neither of producer nor of consumer, to a belief in the principles of co-operative marketing, and in the possibility of applying these principles in practice. With valuable assistance in the summer campaign of 1923, the Wheat Pool was then brought into being. Its rapid organization would not have been possible had not the majority of the primary producers of Alberta already been converted to a belief in the soundness of the new system.

As a result of its first year's operations, the Alberta Wheat Pool added to the receipts of its members approximately \$2,000,000, and paved the way for the adoption of the Pooling system throughout Western Canada, and the selling of all pooled wheat grown on the prairies through a Central Selling Agency.

SOUNDNESS DEMONSTRATED IN PRACTICE

Through the Wheat Pool the soundness of the principle of co-operative

The drive for the three new Pools commences on June 8th, and, in all parts of the Province, Locals and district organizations of the United Farmers of Alberta will be actively engaged in the campaign during the next few weeks. Five hundred meetings will be held before the intensive campaign closes on June 28th.

to the complete transformation of the marketing system of Western Canada, insofar at least as farm products are concerned.

To complete this transformation is one of the chief tasks of the U. F. A. By the development upon an unprecedented scale of a new system of wheat marketing they gave in 1923 a lead to the wheat growers of North America. By rallying during the next few weeks to the support of the three new Pools which are being brought into being as the direct result of the unanimous demand of successive U. F. A. Conventions, the organized farmers of this Province may become the successful pioneers in the transformation of three other main branches of their industry from a competitive to a co-operative basis.

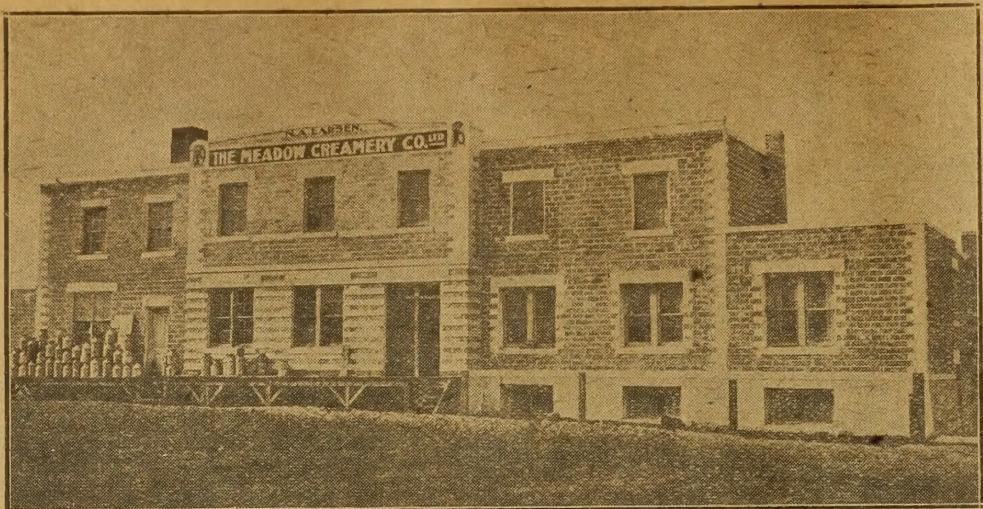


A. B. CLAYPOOL, M.L.A.

Chairman of Joint Campaign Committee of the three New Pools

To assist the new Co-operative Marketing Pools in the drive for membership to be carried on during the present month, W. J. Park, president and managing director of the Fraser Valley Milk Producers' Association, will spend a week in Alberta. He is expected to be here for the first week of the drive, and will address a number of meetings. The farmers in the Fraser Valley, through the medium of their Pool, have been obtaining from three to four cents more for their butterfat than Alberta farmers, and in general have been getting about 70 per cent. of the price paid by the consumer for their products, as compared with about 50 per cent. obtained by the Alberta producer.

Speakers from each of the three new Pools have been invited to address the
(Continued on page 8)



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FRED J. SETTERS, Secretary,

CENTRAL ALBERTA DAIRY PRODUCERS' ASSOCIATION

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CIRCULATION

Average paid circulation
Average 6 months ending May 15..22,302

THE U. F. A.

Published by
THE UNITED FARMERS OF ALBERTA

LOUgHEED BUILDING
CALGARY - ALBERTA

Editor:
W. NORMAN SMITH

Vol. IV.

CALGARY, ALBERTA, JUNE 1st, 1925

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EDITORIAL

THE TASK IN HAND

Within the next few days all arrangements for the intensive membership campaign for the three new Pools will be perfected, and the drive will be commenced. The carrying of this campaign to a successful conclusion is the most important task immediately confronting the Association. The plan of organization of the Pools has already been described in detail in "The U.F.A.", and is familiar to all members. The U.F.A. and the U.F.W.A. will take the leading role in every community in securing signatures to the contracts. The energies of the Association will be concentrated upon this task during the present month.

* * *

The policy of repeated delay pursued by the Ottawa Government, in reference to Rural Credits, is described elsewhere in this issue by E. J. Garland, U.F.A. member of the House of Commons for Bow River. The continuing inaction is giving rise to serious concern in all parts of Western Canada. Further postponement of this long overdue legislation would produce exceedingly unhealthy economic reactions in the Prairie Provinces. For the Government to fail to bring down the necessary legislation this session would be a flagrant betrayal of the interests of Canada's primary industry.

In any action which the Farmer representatives may find necessary to rouse the Government from its indifference to the interests of agriculture, in this vitally important matter, they will be assured of the united support not only of the farmers, but also of all citizens of whatever class who realize the dependence of the whole economic structure upon the prosperity of agriculture.

* * *

ARMAMENTS AND POISONED SPRINGS

For all practical purposes the conference on the limitation of traffic in armaments recently held at Geneva under the auspices of the League of Nations appears to have been a failure. Under the circumstances nothing better was to have been expected. The conference has not made for peace. It has served to define, in a loose way, the conditions under which some of the preparations for the next war shall be carried on.

Writing from Geneva, Charles Roden Buxton, a well-known British authority on international affairs, states that "in principle" licenses to export arms are to be made publicly available, but that the details to be worked out by experts may provide extensive "exceptions" to this policy of publicity. No Government is likely to observe the regulations when to do so does not serve its purposes.

"To attack the arms traffic," says Mr. Buxton, "is no joke, but it is child's play compared with attacking private manufacture. The vested interests are enormous. The arts of corruption are well known. The springs of public opinion itself are tainted by the influence of the armament firms over the press." If the people, conscious of the tangle in which they are caught, "struggled to extricate themselves by tackling the armament firms in England, they would find the

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self-same firms cropping up again in Italy, in Czechoslovakia, in Rumania," adds the British authority. "If the hydra-heads were chopped off there, the same effects would be produced by other means. The firms of the rival countries would continue to forge in concert, through their international affiliations, the weapons of death which those countries will afterwards use against one another."

* * *

"MODERN DEMOCRACY"

"Modern democracy is the preponderance of a particular elite, that of the speculators, which Pareto calls the 'demagogic plutocracy'."—The Adelphi.

* * *

SHOULD HAVE UNITED SUPPORT OF PRESS

Newspapers which urge the Alberta Government to introduce further legislation concerning the position of mortgage companies this year, would do greater service to the farmers of Alberta if they would join in the demand made by every Alberta representative at Ottawa for the passage this session of a general plan of long term and intermediate credits suited to the needs of agriculture.

We believe that the Alberta members can be relied upon to do all that is humanly possible to secure this legislation, essential to the well-being of agriculture, during the present session. We invite the daily press of the Province to come to their support, and impress upon the Ottawa Cabinet the urgency of this question. If the Government should fail to bring in the necessary legislation and secure its enactment before the prorogation of Parliament, a large measure of responsibility will rest upon daily papers which have been half-hearted or indifferent to the needs of the Western farmers. The fight of the Alberta members concerns not only the farmers, but every class of citizen in this Province. The members should have behind them a whole-hearted and united press.

* * *

SOUND FIRST STEP

"It is easy to see that so long as the farmers have not sufficient power to control the pricing of their own product, they are no more able to influence modifications in the price system itself than is the ordinary consumer. Therefore the policy of the Wheat Pool is a sound first step. The important thing is for them to realize that it is only a first step."—The New Age, London, England, on the Canadian Wheat Pools.

* * *

TAX REDUCTION—WHERE TO BEGIN

Both in the United States and Canada many public men and newspapers are today demanding the reduction of taxes which bear most heavily upon large incomes and large fortunes, while persistently demanding that the tariff, which is paid in the main by the comparatively poor, shall be retained at its present level or raised. For this reason much of the propaganda in support of tax reduction (the Mellon proposals in the United States provided a case in point), is dangerous to the public interest.

In Great Britain the case against the tariff and indirect taxation in general has been effectively stated by Philip Snowden, former Chancellor of the Exchequer. With some of Mr. Snowden's view we are in profound disagreement, but upon this question there can be little difference of opinion.

Indirect taxation, he declares, is more a hindrance to trade prosperity than the income tax. It lessens the purchasing power of the masses, who are the main customers of the manufacturer and the trader. To reduce the income tax and to increase indirect taxation is to give the rich more to spend on luxuries, and the poor less to spend on the necessities of life.

When calling attention to the need for reduced taxation, newspapers and public men should know the proper place to begin.

(Continued on page 7)

"Up to Every Farmer" to Assist in Making Drive for New Pools Successful, Declares President of Blindman Valley Co-operative Association

More Than \$228,000 Distributed to Producers in District Association Last Year—Members Living Sixty Miles from C. & E. Railway Getting Better Prices Than Farmers Selling to Drovers on Main Line—President Chowen Strong Supporter of Province-Wide Pool Movement

Wishing success to the new Co-operative Marketing Pools, whose intensive drive for membership will be carried on during the present month, and declaring that the success of co-operative marketing enterprises is in the hands of the producers themselves, R. E. Chowen, President of the Blindman Valley Co-operative Association, in a letter to "The U.F.A.", reveals the very gratifying successes which have already been achieved in a local way by this thriving association. Mr. Chowen predicts that within a few years' time, co-operative selling of farm products will become general throughout the Dominion.

Mr. Chowen's letter, which we print below, will undoubtedly prove of great value to the U.F.A. workers in all parts of the Province who will participate in the drive for membership in the three new pools, to be carried out during the present month.

Paid Producers Over \$288,000

The balance sheet of the Blindman Valley Co-operative Association is also printed in this issue, and shows that out of total disbursements of \$233,201.75 during the year ending Jan. 31st, 1925, \$226,287.65 was paid to producers on hog tickets, \$2,094 was distributed in additional payments, together with \$414.32 as producers' premium on bacon.

Stepping Stones to Success

The letter follows:

Editor, "The U.F.A.":

The story of the founding of the Blindman Valley Co-operative Association forms part of the great history of the struggles which farmers have undergone in order to better their conditions and endeavor to place the farming industry on a more solid financial basis, and bring about conditions which would put the rural people on a level with their fellow-men. It dates back almost as far as history has been written, and if you will study this history you will find that the road which the farmer has travelled in his endeavor to bring about these conditions is strewn with disappointments and failures; but if you will go back and examine these failures, you will find they have been used as stepping stones to climb still farther up, and as building material upon which to build something better and greater, for it must be remembered that a failure does not always constitute a failure, but simply denotes one way by which we cannot accomplish our objective.

We are living in a world of evolution, and man is only one of the many forms of life which are steadily evolving into

VALUE OF POOL SYSTEM FULLY DEMONSTRATED

Highly gratified by the successes which they have been able to achieve in their own district by the adoption of a practical plan of co-operative marketing, members of the Blindman Valley Co-operative Association now look forward to the extension of the co-operative marketing principle which will be made possible by the creation of the new Province-wide Pools.

"We have discarded the old idea that opposition is the life of trade long ago," says President Chowen in the letter quoted below.

The very great advantages which accrue to producers from the discarding of the old system of individual selling and the adoption of the new plan of co-operative selling have been fully demonstrated in the experience of the Blindman Valley Co-operative Association, whose record for the year ending January 31st, 1925, is described below. "This Association," says Mr. Chowen, "has enabled farmers living 60 miles back from the Edmonton-Calgary Railway to obtain better prices than farmers shipping through the drovers on the main line."

An intensive drive for the three new Provincial Pools will be carried on from June 8th to 28th. Officers and members of the U.F.A. in all parts of the Province are taking the leading part in the membership campaign.

something greater and better. It is human nature to acquire, for it is by acquiring that we are enabled to gain power, and place ourselves on a higher elevation in life. The method which our forefathers used in order to raise themselves up was to tear down the other fellow who was higher up, but I believe that the time has come when the common people of this great country of ours have become sufficiently enlightened to see that it never benefits themselves to tear down the rest of the world, and that the best and only way to attain their desire is to build themselves up.

Unity Only Hope

I believe there is only one way to successfully accomplish this end, and that way is by standing together and using the methods which have been used by the ones who have gained this higher level, and that method is Co-operation. It has been adopted by every other line of industry, from the common laborer to the greatest financial and industrial institutions of the world, with amazing success, and has lifted them to a higher plane and left the farming industry at the bottom, all because the farmer is the

last of his kind to see that he can attain his just rights by moving in one great body instead of each man standing alone.

These methods and principles form the foundation upon which has been builded the Blindman Valley Co-operative Association, which commenced operations on February 15th, 1924, by the farmers of the Blindman Valley, for the purpose of marketing their hogs to a better advantage and for a better price.

The Blindman Valley is situated west of Gull Lake, and its transportation is served by the Lacombe and North Western Railway, which runs west and north from Lacombe, for a distance of approximately 60 miles through a valley which is unequalled in Alberta, for either grain or mixed farming, and is famous as a hog raising district. It has been handicapped, however, by a long and indirect haul by which the farmers were forced to pay somewhere from \$1.50 to \$2.50 per hundred pounds to market their hogs on the Calgary market. The farmer had no redress, as one local drover was buying for the two leading packing companies in Western Canada, and when an outside buyer came in he was simply over bid, with the result that he was unable to continue in business, and the farmer usually paid for the over bid on his next shipment.

Scandinavians Take Lead

With these and other grievances in mind which I will not take time here to enumerate or explain, five Scandinavian farmers, from the Bentley district, met together and those men, knowing of the great benefits which farmers of their home land have derived from co-operation, decided to pay a visit to an adjoining district where a voluntary co-operative association was in operation and gather from them what information they could to enable them to organize a similar association in the Bentley district, which they did with fairly good success, and they were enabled greatly to reduce the spread between country points and the markets, and therefore received a better price than they had been paid before.

Contract Basis Decided On

The method used in selling was competitive bids from different drovers, but it was soon found that this method of selling was no good, as the buyers were not giving us a fair deal. We were forced to buy in opposition to the drovers who were bidding for our hogs, and always paid their own patrons a higher price than they paid our association, and thereby weakened the loyalty of our members to such an extent that it was decided to abandon our voluntary asso-

(Continued on page 18)

Year 1922 Marks Halt in Over-Expansion, Which Exceeded the Extreme Limit of Alberta's Sources of Revenue---First Year of U.F.A. Government

Controllable Expenditure Shows Decrease for First Time in Period Under Review—Efforts in Economy Partly Set Back by Calls for Relief in Period of Depression

By a Private Member of the Legislative Assembly

ARTICLE SEVEN

Heavy as were the demands upon the Treasury in 1921, the requirements of 1922 were unavoidably greater. Interest charges alone, by reason of heavy capital expenditures of 1921, increased by nearly a million dollars, equalling the increase in the period from 1917 to 1921.

Natural growth of educational costs, Public Health Services and various grants entailed additional expenditures for these purposes. Increased Provincial responsibility toward Railway, Drainage and Irrigation activities necessitated added supervision. The imminent and widespread menace of the grasshopper plague called for immediate and organized action. Bad economic conditions in rural and urban areas, particularly during the early months of the year, made further large appropriations for relief work necessary. Altogether, to have maintained expenditures on the basis of previous years would have involved the spending of approximately twelve millions on income account.

Nor was there hope of an immediate abatement of heavy capital expenditures. The same factors were still operating. New sums were required for railways and seed grain. Building construction under way had to be completed. New demands were appearing and, to add to the difficulties and expenses, large sums were required for the refunding of old capital issues.

FIXED CHARGES EATING INTO CURRENT REVENUE

On the revenue side of the sheet the same influences operating in 1921 to reduce the volume of receipts held increasing sway, yet there was dire need of new revenue to span the wide gap resulting from the rapidly increasing demands of the preceding three years. Not alone had costs of the various services grown, but now fixed charges were seriously eating into the current revenues. So much was this the case that the increase for this item since 1919, in which year we saw Mr. Mitchell vigorously defending the retention of the Supplementary Revenue Tax, absorbed the amount derived from this tax in its peak year of 1920, and an added \$222,280.77. Just how much revenues were now depleted from this source is further illustrated by the fact that in 1917 the Dominion subsidy provided for fixed charges, and left a surplus of \$369,692 available for ordinary expenditures. In 1922, this subsidy and the total of receipts from the Supplementary Revenue Tax fell short by \$217,248.63 of meeting these charges.

Doubtless it was these various facts that prompted Premier Greenfield to commence his first budget speech of March 18, 1922, by stating "Alberta now enters upon a new phase of its history

Widespread interest has been aroused by the articles on Provincial finances contributed by "A Private Member". At the last session, the series won commendation from members in various quarters of the Alberta Legislature.

C. R. Mitchell, the Liberal leader, referred during the recent session to this series of "masterly articles which show very careful preparation". Captain Robert Pearson, one of the independent members for Calgary, paid a warm tribute to the writer of the splendid articles on Provincial finances which have been published in "The U. F. A." and added, "I think it is only the modesty of this member that prevents his name appearing." W. M. Davidson, the other independent member for Calgary, also made an allusion to the high value of the articles by this member of the Assembly.

The article on Alberta's Finances printed in this issue deals with the first year in which the U. F. A. administration was in power. The period of over-expansion was ended. The tendency to expenditures greatly in excess of the capacity of the Provincial revenues received a severe check. The discovery of the financial condition of the Province came as a complete surprise to the new Government and to the people alike.

Readers who desire to retain a complete set of the series of articles analyzing the public finances of Alberta should refer to the numbers of "The U. F. A." of September 15th, October 1st, October 15th, November 1st, November 15th and January 15th. The series will be completed in two or three further articles.

in that it may be said that we have reached the stage where we must mark time in the trend of over expansion that has overtaken by a considerable margin the extreme limit of our sources of revenue."

FINANCIAL CONDITION COMPLETE SURPRISE

For the new Government the situation was further complicated by the fact that they had received no mandate from the people to retrench on the various services. Rather the reverse was the case. The financial situation of the Province was a complete surprise to the incoming Government and people alike. In so far as the financial position played a part

in the late election it was the comfortable situation of 1920 rather than that of 1921 that was under review. Little criticism was heard of the policy of expansion undertaken; rather, both parties claimed credit for this. It was not until the publication of the interim report of the auditors and the introduction of the 1922 budget that light dawned upon the public and we still hear severe criticism from some sources of the comparatively mild reductions made in the services. Yet unmistakably conditions demanded that the momentum of expansion should be checked if the Province were not to drift into a deplorable financial status.

REVENUES REFLECT AGRICULTURAL CONDITIONS

It is clearly to be seen from the analysis of expenditures which is given below that revenues reflect agricultural conditions. As pointed out by Mr. Mitchell in 1919, the financial position in any year is dependent upon the way the Province is able to collect its various sources of revenue, and this centres upon whether or not we have a good year or a poor year or a successive number of poor years.

If this is so under normal conditions, how much more so, when to this is added the burden of the feed bill of 1919-20 and the disastrous price deflation following? Consequently, to the fall of receipts from land taxation and allied sources seen in 1921, are added still further decreases in this year, although owing to new taxation and various adjustments revenue as a whole shows a considerable increase. This increase, however, did not assist in lessening the gap between expenditure and revenue to any extent, being more than absorbed by the huge increase in fixed charges. Such relief as did occur was by way of checked expenditures.

CONTROLLABLE EXPENDITURE REDUCED FOR FIRST TIME

For the first time in the period under review, controllable expenditure showed a decrease. At least in this year expansion was checked and turned to some extent in a downward direction. To quote Premier Greenfield: "Taking the year 1922 as a whole there were strong tendencies to economy apparent throughout the service, although unfortunately efforts in this direction were set back by

(Continued on page 10)

Expenditures and Income Revenue, 1922, Exclusive of Telephones

Capital Expenditure, 1922.....	\$ 8,018,877.59	Decrease below 1921.....	\$4,158,393.07
Income Expenditure, 1922.....	11,235,192.22	Increase over 1921.....	630,036.31
Income Revenue, 1922.....	9,324,889.73	Increase over 1921.....	837,943.48
Income Deficit, 1922.....	1,910,302.49		
Income Expen're, Controll'ble, '22	8,221,392.70		
Fixed Charges, 1922.....	3,018,788.82		
		Decrease below 1921.....	281,606.04
		Increase over 1921.....	811,545.35

Continued Inaction on Rural Credits Will Force Out Many of Best Farmers and Imperil Future of Agriculture

Whatever Motives of Government, Group of Members Will Not Give Up the Fight Until Legislation Is Introduced—History of Government Procrastination on Issue of Vital Importance to Farmers of Canada—Disquieting Disclosures in Public Accounts Committee

By E. J. Garland, U. F. A. Member for Bow River

During the last few weeks, some significant disclosures have been made before the Public Accounts Committee, which as a result of the excellent work of W. C. Good, United Farmer M. P., has been endeavoring to probe the methods of assessing and collecting business profits and income taxes.

COMMENT ON PROPRIETY OF APPOINTMENT

R. W. Breadner, who has been giving evidence, was formerly tariff officer of the Canadian Manufacturers' Association. From this position he was taken into the Government service as special adviser to the Minister of Finance, and thence appointed Commissioner of Taxation, about 1916. Thus, Mr. Breadner was selected to collect taxes from those persons and corporations for whom he had previously served as special agent in tariff matters. The propriety of such an appointment has been the subject of considerable comment. The fact has been disclosed that Mr. Breadner assumed personal responsibility for all assessments made under this act, and that he and his two chief assistants heard and adjusted all complaints.

Another significant fact which the evidence has disclosed, is that the staff in the Commissioner's Department is not under the Civil Service Commission, but is appointed practically upon the recommendation of the Commissioner of Taxation; and this applies not only to the staff at Ottawa, but also to the staff at all the Income Tax offices throughout the whole of Canada. All the officials are, moreover, bound to secrecy in regard to the affairs of any taxpayer; and recently all those at Ottawa have been required to make a solemn declaration, that neither directly nor indirectly have they disclosed any information which they should not have disclosed, and that they do not know of any person who has so disclosed such information. This latter action was taken after the disclosure of a certain assessment which, it was suggested, was improperly made, a disclosure of figures but not of names.

SHOULD HAVE POWER TO EXAMINE IN CAMERA

Other allegations and complaints have emanated either from within the Department or from outsiders, and Mr. Good contends that the Public Accounts Committee should be empowered to examine the persons and papers in the Department, *in camera*, so as to discover whether or not the allegations and complaints are well-founded. A motion to this effect was moved by Mr. Good at the last meeting of the Committee; but was defeated after a somewhat heated discussion. This is to be regretted, as it precludes all possibility of fully and fairly examining the whole matter.

Mr. Garland's article is the fourth of the series by Alberta members of the House of Commons. The next will be contributed by W. T. Lucas, U. F. A. member for Victoria, and will be published in "The U. F. A." of June 15th.

Mr. Garland calls attention to the policy of procrastination pursued by the Government with reference to Rural Credits. The first attempt to get the Government to act was made on February 24th. Alberta members afterwards waited on the Cabinet in a body, and urged them to act. In spite of the fact that the Banking and Commerce Committee has for the second time recommended the introduction of legislation, there is as yet no sign that the Government will take the action necessary to enact a satisfactory measure during the present session.

The member for Bow River deals at length with the disquieting disclosures in the Public Accounts Committee, in reference to the method of assessing business profits and income taxes, and to the efforts made in the House to obtain an inquiry into this matter.

MAY HAVE BEEN YEARS OF DELAY

Other facts disclosed by the inquiry have been that after assessments were tentatively figured out, delays sometimes ensued before the taxpayers were advised of such assessment; further delay occurred during which taxpayers had the privilege of objecting to assessments; and still further delay ensued before final notice of assessment was

issued. It was admitted that years of delay may have occurred in some cases; and at all events the cases are not yet all disposed of, though the Business Profits War Tax Act does not apply to any accounting period after December 31st, 1920. Further admission was also made by Mr. Breadner that in some cases (where the taxpayer was, in the opinion of the Commissioner of Taxation, in a precarious financial condition) he deliberately refrained from issuing a notice of assessment. Possible losses of interest, or losses through bankruptcy assignments, owing to delay in making assessments, are admitted, but their amount cannot be determined.

REFUSES TO LIFT THE LID

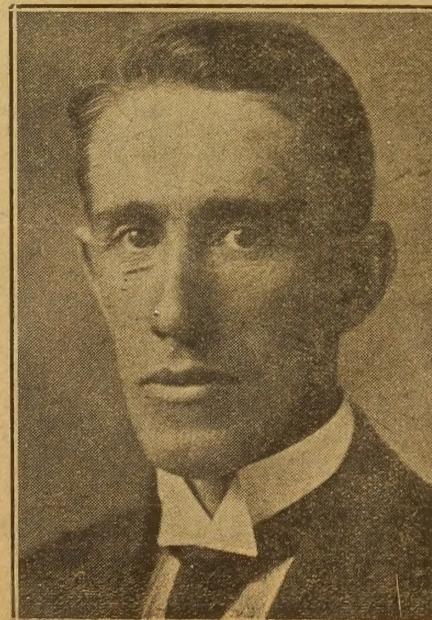
Mr. Breadner stoutly contends that there has been no favoritism, and that the delays have been either unavoidable or well advised. Mr. Good, on the other hand, contends that unless the Committee (or other competent body) is given power to investigate the allegations, the Commissioner in his Department must continue under suspicion. Up to date the Committee refuses to lift the lid and permit the investigation of individual cases.

A number of other suggestions will probably be made at future meetings of the Committee, and mention may be made here of one which has already received some attention. Under the Income Tax Act, appeals come in the first instance to the Department at Ottawa, and if no satisfactory adjustment is arrived at, the taxpayer must take his case to the Exchequer Court—a very expensive procedure. Mr. Boys, the Conservative whip, has suggested the hearing of appeals before local courts, and it is likely that this matter will receive further consideration.

Mr. Robert Gardiner is calling for the Auditor General in order to find out what he has done or could do in regard to the audit of revenue. Information concerning this and other matters will be forthcoming in due time. The investigation has been of considerable interest and it is to be regretted that a complete enquiry is not allowed, especially as it would appear that this one man, Breadner, formerly an employee of the C. M. A., possesses the most autocratic powers—powers so great that some members of the Committee doubt whether in the public interest it is advisable they should be vested in any one person.

PROCRASTINATES IN MATTER OF RURAL CREDITS

Concerning rural credits it may be said fairly that there are but few matters of legislation of such utter importance to the restoration of agricultural prosperity in Western Canada. Even the presidents of Canada's banks have admitted the need of some provision to take care of agricultural requirements



E. J. GARLAND, M.P.

which a purely commercial banking system is not in a position to supply. Many ministers of the crown are personally aware that agriculture cannot continue to carry an interest load on short term loans of 7 to 8 per cent., and on long term loans of from 8 to 10 per cent., and live. The Dominion Government's agent, Dr. Tory, himself emphasizes this in his last report and writes, "It is not the present only, but the future of Canadian agriculture that is at stake", and yet this Government continues to evade responsibility, persists in its policy of procrastination.

URGENCY EMPHASIZED BY GOVERNMENT'S AGENT

On Feb. 24th last the first attempt was made to get the Government to act, by Campbell of Mackenzie, and the writer. Then followed week by week reminders in the form of questions to the Government until on March 31st the second report of Dr. Tory was tabled. This report is divided into two parts. The first deals with long term loans and is concluded with the following sentence: "It is respectfully suggested that an act be prepared and submitted to Parliament embodying the foregoing suggestions." These deal with the setting up of a Federal Loan Scheme. The second part of the report deals with intermediate credits and concludes as follows: "It must be obvious to anyone who gives this question serious consideration that some immediate improvement in methods of agricultural finance is imperative if Canada is to maintain her place in world agriculture."

In view of all this, in view of the resolutions passed by the Farmer Conventions, in view of the position taken by the Western Provinces, in view of the constant and forceful pressure of the Western members, in view of the fact that Canada alone of all civilized countries has no effective scheme of agricultural credits, in view of the pledges of the Liberal Convention of 1919, one would surely expect speedy recognition of the situation and at least the introduction of legislation to meet it.

CONSTANTLY PRESSED BY ALBERTA MEMBERS

Now note what happened. On March 31st the Tory report was tabled. Four times in April the attention of the Government was directed to it. All the Alberta Farmer members in a body waited upon the Minister of Finance and pressed for the introduction of legislation. Finally G. G. Coote, M.P., moved a resolution in the Committee on Banking and Commerce urgently requesting that legislation be brought down at this session for the establishment of an adequate Rural Credit System. This resolution passed the Committee with only one dissenting vote.

The resolution was not reported to the House as is customary, but on May 13th, nearly six weeks after the Tory report was received by the Government and tabled in the House, the Minister of Finance referred the report to the Committee on Banking and Commerce. On May 19th the Committee was called together and the chairman explained that owing to a slight misstatement in the Coote motion, he would not present it to the House. The error was simple, unintentional and obviously did not affect the general principle of the motion.

TWO TO ONE VOTE CALLS FOR LEGISLATION

Then Mr. Casgrain, M.P., Quebec, seconded by another Quebec member, moved that the Coote motion be rescinded and that the Committee proceed to discussion of the Tory report. This would have involved the opening up again of the whole question of Rural Credits, the calling of witnesses and such other delays as to prevent action this session. It is much to the credit of the intelligence of the Committee that this motion was defeated by nearly two to one and the Government again called on to bring down legislation. A report to this effect was made to the House during the third week in May. The obvious conclusion is that the Government, fully cognizant of the desperate plight of agriculture, deliberately plans to delay action until too late to secure the passage of the necessary legislation.

What motive is guiding the Government one cannot even surmise. Enough to say that inaction at this time will not only force out of farming many of our best farmers, but will imperil the future of agriculture and seriously impede the progress of Canada.

Whatever the plan, whatever the motive, there is in this House a group of members who will not give up. There will be no rest for the Government until Rural Credit legislation is introduced. But even these members realize with sinking hopes the intention of the Government to prorogue at an early date, which simply means that if legislation is brought down, it may be at the last moment, too late for action and likely to be lost in a mass of other matters.

When one realizes that Home Bank legislation, Single Transferable Vote, Soldiers' Land Revaluation, amendments to the Bankruptcy Act, and Freight Rates are yet to be presented, one is justified in questioning the good faith of this Administration.

WANT WIDE-TIRED WAGONS

Advocating the use of wide-tired wagons, Clemens Local recently passed the following resolution:

"Whereas, the making and upkeep of roads is one of the heaviest bills of expense in municipal and Provincial Governments alike, and

"Whereas, in the upkeep of roads the strongest factor known is the use of wide rimmed wheels, which prevents the digging of deep uneven ruts that result from heavy loads, even macadamized roads will not for any length of time stand up under heavy traffic with narrow wheels, and

"Whereas, better roads to a large extent contribute toward making community life more agreeable and attractive, and since this problem is mostly economic, we, the Clemens Local, No. 433, go on record as being in favor of the U.F.A. taking this matter up with the Provincial Government and wagon manufacturers, with the idea of increasing the width of wheels on all heavy vehicles until a standard of six inches is attained."

In support of the resolution, one of the members, John Erickson, states that "it has been scientifically proved that narrow tires pull heavier than wide, except on hard pavements, and then only to the extent of the difference in weight between the two wagons."

WILL GIVE TWO WEEKS TO DRIVE

S. J. Ewing, U. F. A. Director for East and West Calgary, will devote two weeks during June exclusively to organization work in the interests of the three new Pools, and of the Association.

Pleasant Hill Junior Local are using the funds they now have to send a delegate to the Junior Conference, and will put on a dance and ice cream social later in the month to replenish their treasury.

EDITORIAL

(Continued from page 3)
THE BRITISH SPIRIT

Writing on the recent Bulgarian bombing outrage, and the wholesale massacres which preceded and followed it, Colonel L'Estrange Malone, a former member of the Lloyd George Coalition in the British House of Commons, stated in an interview in a British newspaper, on his return from Bulgaria: "One cannot, when brought face to face with the realities of the struggle which is going on, declare oneself neutral; it is impossible to sit forever on the fence; and I think we showed ourselves most truly the friends of Bulgaria—and, indeed, of humanity—by intervening on the side of the people and doing our utmost to save them from the wholesale reprisals of the Fascist Government."

One would like to think that this, rather than the hysterical outbursts of the Rothiemere and Beaverbrook press in Great Britain, and their counterparts in Canada, expresses the true British spirit.

* * *

Colonel Malone, and members of the British House of Commons who accompanied him to Bulgaria, point out that a policy of wholesale forgery of evidence against its opponents has been resorted to by the Zankoff Government, in order to obtain convictions.

SHOULD READ "OPERATING RATIO"

In the article by Robert Gardiner, M.P., published in our last issue, the paragraph on page 14, second column, beginning "Operating rates, 1924, etc." should have read "Operating RATIO 1924, etc." The correction was made shortly after the paper went to press, but the error would appear in some copies.

On the front page of the last issue, in the second column, the two sentences which begin "If the session lasts, etc." should read in full: "If the session lasts more than sixty days it costs the country no more, whether it is three or six months, insofar as the members' indemnity is concerned. The added cost to the country would be the sessional staff and printing."

We would suggest that readers refer to the last issue and make the necessary corrections.

JUNIOR CONFERENCE FUND

Previously acknowledged, \$275; Collholme U. F. A., \$5; Sunset Juniors, \$5; Landonville U. F. W. A., \$5; Waterhole Juniors, \$10; Spring Valley Juniors, \$5; Camrose U. F. A. and U. F. W. A., \$10; Seafield U. F. W. A., \$5; East Lethbridge Junior, \$5; Cop Hill Junior, \$5; Basin Lake U. F. A., \$5; Berrywater U. F. W. A., \$5; Crooked Lake U. F. A., \$5; Energetic U. F. W. A., \$5; Gleichen U. F. W. A., \$5; Wilson U. F. A., \$10; Pleasant Hill Junior, \$5; Meadow Brook Junior, \$5; Excel U. F. W. A., \$10; Springbank U. F. A., \$10; High River U. F. A., \$5; Duffield U. F. A., \$5; East Lethbridge U. F. A., \$5; Birch Lake U. F. A., \$5; Floral Junior, \$15; Bismarck U. F. A., \$5; Coaldale U. F. A., \$5; Lonebutte U. F. W. A., \$5; Starline U. F. A., \$5; Tan-y-Bryn U. F. A., \$5; Buffaloe Hill U. F. W. A., \$5; Sunnyside Junior, \$5; Sunnyside U. F. W. A., \$5; Nanton U. F. W. A., \$5; Moose Mountain Junior, \$10; Gwynne U. F. A., \$5; Crerar U. F. A., \$5; Alix U. F. W. A., \$5; Crerar U. F. W. A., \$5. Total to date, \$505.

Educational and Practical Program Makes Meetings of Berrywater Local Attractive

Dates Arranged for Discussion of Local, Provincial and National Questions Closely Adhered to—Aim to Make Local a Living Force in Life of Community

"This year, the Berrywater Local, in order to make the meetings more interesting and instructive both from an educational, economic and practical standpoint, drew up a program setting forth the dates of the meetings and the subjects for discussion at each," writes P. J. Haslam, president of the Local.

"Each member receives a copy, and the dates are adhered to if at all possible. This ensures that each member knows when a meeting is to take place, and saves the secretary needless phoning.

Joint Meeting Every Month

"The men's Local hold a purely business meeting the end of the second week of the month, and at the end of the month a joint meeting with the U. F. W. A. is held, at which joint problems of interest are discussed, together with a short program and a light buffet lunch.

"We endeavor to get members to read papers on various subjects, and also to get outside addresses from local men, such as bank manager, reeve of municipality, Provincial and Federal M.P.'s, and any farmer who has made a specialty of any part of his work.

"In fact we aim to make our Local a living force in the life of the community and of some value to the members, and not a place to meet, read a few lines of minutes, and then oblivion.

"The officers for the year 1925 are: President, P. J. Haslam; vice-president, C. L. Oldfield; secretary, W. Campbell; directors, W. Oldfield, R. Brodrick and J. Baden."

The Year's Program

The program enclosed with Mr. Haslam's letter follows:

February: Reports of delegates to the Trustees' Convention; Oats for Seed; Annual Statement of the Municipal District; Rabbit Drive; Political Fees; Hansard Subscription; Lumber; Rural Credits; Bankruptcy Act.

February Joint Meeting: Community Singing; General Business Report of Committees.

March: Report on Wheat Pool, by F. Harvey; address by Donald Sinclair on work of U. F. A.

March Joint Meeting: Paper on Immigration Policy, by C. L. Oldfield; Reading, by P. J. Haslam.

April: Weed Control; Gopher Control; Poultry Raising.

April Joint Meeting: Paper, Municipal School Boards, Mrs. J. Baden.

May: Talk from banker; History of Rainfall, Mr. Simms; Beef Ring, H. Baden.

May Joint Meeting: Paper, Agricultural Credits, Mr. Simms; Acts passed by Provincial and Federal Legislatures.

June: Bankruptcy Act, address by E. J. Garland, M.P.; Treatment of Summer-fallow.

June Joint Meeting: Paper, Co-operative Marketing of Eggs and Poultry, W. S. Campbell.

July: Employment Question; Address, O. L. McPherson, M.L.A.; Tree Growing and Gardening, by Harry Amey.

July Joint Meeting: Paper, Municipal Hospitals, R. Brodrick.

August: Discussion on Threshing; Arrangement of program for balance of year.

August Joint Meeting: Constitution and By-Laws; Work of Local Members in the Legislatures.

Place Order for Binder Twine

The placing of an order for binder twine was taken up by a recent meeting of Berrywater Local, with a travelling representative of the U. G. G. Following this, the Local heard an interesting address on banking, both theoretical and practical, by Mr. Stewart, manager of the Bank of Commerce, Vulcan. Numerous questions from the audience were answered by the speaker, who used blackboard illustrations when necessary.

At the next meeting the neighboring Local of Mayview will be visitors, and Mr. Lommatsch, a poultry expert of the Vulcan district, will give an address on poultry.

Notes from the Wheat Pool Head Office

By MRS. F. E. WYMAN, Secretary

The secretary and staff of the Egg and Poultry Pool are located at 112 C. P. R. Building, Edmonton, while the Joint Pool membership drive is on, June 8-28. They will be back at their Head Office in Calgary about July 1.

MRS. FIELD ADDRESSES MILLET LOCAL

On Wednesday afternoon, May 20, the Millet U. F. W. A. Local met at the home of Mrs. Wagner. There was a splendid attendance. Mrs. J. W. Field, Vice-President of the U. F. W. A., was present and gave a very interesting talk on the work of the Association and the Egg and Poultry Pool now in process of organization.

CONTRACTS FROM YOUNGSTOWN

A. A. Richards, of Youngstown, sent us in a number of contracts this week.

LEAGUE TO DISCUSS EGG GRADING

The Alberta Co-operative League are to hold their Annual Conference in the Parliament Buildings, Edmonton, on June 3. One of the subjects for discussion is "Egg Grading Regulations. Are They Workable on the Present Basis?"

IN CHARGE OF CANVASSING

Strathcona U. F. W. A. Local had a very delightful meeting at the home of Mrs. J. T. A. Saunders on Wednesday afternoon, May 20. In addition to an interesting program, Mrs. F. E. Wyman, First Vice-President of the U. F. W. A. and Secretary of the Poultry Pool, gave a talk on Co-operative Marketing and the progress of the Pool. Mrs. A. C. Tomlinson, convener of the Co-operative Marketing Committee, was elected to

have charge of the canvassing committee for the drive for membership.

James Redfern, of Passburg, has sent to the office for agreements and information regarding the Poultry Pool. Mr. Redfern has 300 chickens.

POULTRY DIVISION GRATIFIED

The Poultry Division of the Department of Agriculture of Alberta has been gratified at the demand for the standard bred baby chicks which were incubated this spring at the plant at Oliver. Twice as many orders came as could be filled. This distribution of good stock throughout the Province is laying a good foundation for a high standard of production in the future operation of the Egg and Poultry Pool.

Sign Contracts for the Poultry Pool at Beddington Meeting

A very successful joint meeting of the Beddington U. F. A. and U. F. W. A. Locals was held on May 20, when between 30 and 40 members attended, and at the close of the proceedings a number of contracts for the Poultry Pool were signed. It was decided to wait until the next regular meeting to appoint the committee which will carry on the work of the drive for the three Pools.

Mr. and Mrs. H. E. G. H. Scholefield had been invited to be present, but unfortunately were unable to do so owing to illness in their family, and S. J. Ewing, Director for East and West Calgary, took Mrs. Scholefield's place, R. N. Mangels and B. Plumer of the Wheat Pool accompanying him.

Speaking in support of the Poultry Pool, Mrs. Short stated that although she herself could easily obtain the retail price by making the short run to Calgary, she had decided to join the Pool because she believed in co-operation, and was anxious to further the success of the new enterprise.

SEND DELEGATE TO CONFERENCE

Arbor Park Flashlights Junior Local, in the Ponoka district, have now a membership of twenty-seven, and are sending a delegate to the Junior Conference.

SUCCESS OF MEMBERSHIP DRIVE FOR THE THREE NEW POOLS DEPENDS UPON INDIVIDUAL EFFORT OF OFFICERS AND MEMBERS OF

U. F. A. AND U. F. W. A.

(Continued from page 1)

Edmonton Board of Trade on June 5th. More than twelve boards of trade in various parts of the Province have endorsed the drive for the new Pools.

DIRECTORS' MEETING TO COMPLETE PLANS

As we go to press, directors of the three Pools are meeting in Edmonton to complete plans for the membership drive. As already explained in "The U. F. A.", each of the seven divisions into which the Province has been divided for the campaign will be divided into districts, a director being placed in charge of each district, with captains in charge of canvassers. Of these more than 400 have already been appointed. Auto stickers are being used to advertise the dates of the drive.

Contract forms for the Wheat Pool will be carried by all canvassers for the new Pools. This will give an opportunity to farmers who have not already joined the Wheat Pool to unite with their fellow farmers in the co-operative wheat marketing enterprise.

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This Army Officers' Dress Shoe has become very popular in the last few years and is in great demand for a dressy, serviceable shoe. Genuine dark mahogany tanned calfskin, double soles, plain toe. All sizes. Worth \$8.00. Very special value at **4.95**

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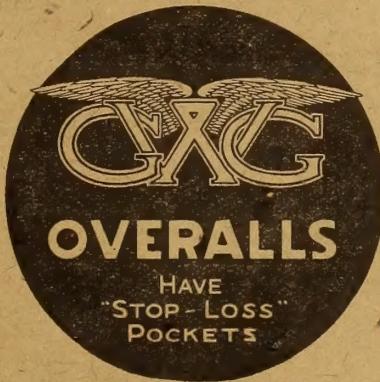
A most serviceable work shoe of extraordinary quality. Soft pliable uppers, heavy soles, dirt-excluding bellows tongue. Very sturdy. One of the values that has made this big store famous. If you want quality and comfort combined with economy—here it is **4.65**—sensationally priced at

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Bring Record Acreage of Crop of 1925 Under Municipal Hail Insurance Plan

Amended Act of 1924 Provides Best Vehicle Under Present Conditions for Administration of Municipal Hail Insurance—Most Important Factor for Success Support of Farmers Responsible for Launching Enterprise

By A. H. Tovell, Manager Alberta Hail Insurance Board

In spite of the feeling of confidence inspired by the conviction that an institution has a practical and worthwhile foundation, added satisfaction is gained from the knowledge that people in other parts of the country are enthusiastically supporting similar institutions. Municipal Hail Insurance has proven a great boon in Alberta, and its supporters are interested to know that in the sister Province of Saskatchewan, and in North Dakota, South Dakota and other States of the Union, organizations administered co-operatively by the farmers are carrying on a similar work.

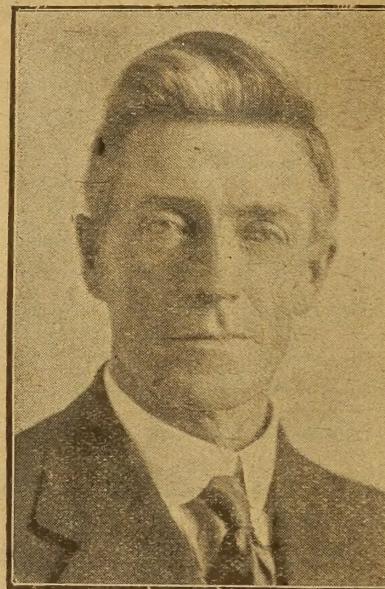
First Plan Effective in 1914

In 1912, urged by the necessity of lightening the burden of loss due to the ravages of hail, public-spirited farmers, through the medium of the United Farmers of Alberta, drafted the first municipal hail insurance clauses in this Province, but it was not until 1914 that the Municipal Plan became effective here. Saskatchewan was one year ahead of Alberta—their Municipal Hail Insurance Act becoming effective in 1913. North Dakota was the first State to take up this movement, passing an act for State Hail Insurance in 1911, and other important grain growing States organized soon after. Since these co-operative insurance plans are operated with the sole object of doing away with the danger of disastrous loss through hail, with no idea of profit entering in, the methods of conducting the business connected with the insurance have a certain similarity, and the plan built up in Alberta compares very favorably with that of Saskatchewan and the various States.

Most of you are familiar with the growth of Municipal Insurance in this Province—it was compulsory from 1914 to 1918, automatic from 1919 to 1923, and was made entirely voluntary in 1924. The plan has grown, in extent and effectiveness through the years, especially since the reorganization in 1919, and we expect still greater results from the amended act of 1924, as the motive actuating every change has been the desire to make the plan as practical, reliable and economical as possible.

Must Judge Over Period of Years

In the nature of the case, results vary in different seasons, in accordance with weather conditions. A dry season cutting off from participation in the plan those areas where the crops are poor or not harvestable, and a favorable year bringing under the protection of the plan an immense acreage. Further, in some seasons scarcely a day passes without a hail storm in some part of the Province, and again, as in 1922, the storms are infrequent. Any institution subject to the influence of such forces, over which it has no control, can only be fairly judged over a term of years. Every farmer understands this readily enough, since the success of his work depends on the same circumstances. He knows that no one year can be chosen



A. H. TOVELL
Manager Alberta Hail Insurance Board

as representative of his achievement; his success must be judged by the results obtained over a number of years. That is perhaps the reason for the success of the various co-operative movements that have come into being recently in Alberta, the people behind these plans are imbued with the idea that organized effort makes for the best average results, and they have been trained by their experience to keep a steady view and to look for a natural and gradual development.

57 Per Cent. Under Municipal Plan

Looking over the past six years' operations of the Municipal Hail Insurance Act, we find that 1921 and 1923 were exceptionally severe, the worst for hail in the history of the West; for three years the loss was considered average, and in one season, 1922, the damage sustained from hail was comparatively light. The average rate for the period was 7 2-3 per cent. on time. In the six years a total of \$7,987,000 in premiums was levied, \$6,739,000 of which was used to pay claims and \$652,000 went to make up a reserve and surplus fund. Each dollar paid in premiums, or more correctly, hail insurance taxes, was divided as follows: payment of claims 85 cents, reserve and surplus fund 8 1-3 cents, cost of administration 6 2-3 cents. In addition to the Municipal Hail Insurance Board, there were 43 companies doing business in the Province, but 57 per cent. of the total insurance written from 1919 to 1924 was carried under the Municipal plan, in spite of the fact that the companies had lowered their rates considerably owing to the introduction of Municipal Insurance.

The amended act of 1924 provides the

best vehicle under present conditions for the administration of Municipal Insurance. During the years the Board has engaged and trained an efficient staff for the office and field, the municipal officials and municipal secretaries have been most faithful and helpful in their support of the plan, but to ensure success there remains one other factor, by far the most important, and that is the farmers' support of this organization which they founded, which has been so satisfactory, and which is becoming more and more a natural and integral part of the farming industry of the Province.

Success of Plan Deserved

Its success is deserved—it suits the needs of the farmer exactly. If he has a promising crop, protection may be placed on it under the Municipal plan without expending capital, and in the fall, when the crop is harvested, the insurance can be met with but a small proportion of the money derived from or represented by the grain. If it so happens that the crop is damaged by hail during the season, the loss is estimated and made good by the Board as soon after the storm as possible.

This year everything points to a good crop; the unfailing optimism of the farmers has a real foundation. Let us get together and bring a record acreage under the protection of the plan in 1925. The record season so far boasts 2,248,240 acres insured municipally. You can judge from that the number of co-workers who went into the plan with you. Be one of their number again this year, or join them if you are not already a supporter!

The Southern Colony Junior Local, at Tilley station, has been reorganized, with Miss Irene Siverston as secretary.

PETEET TO SPEAK FOR POOLS

Walter H. Peteet, secretary of the National Council of Farmers' Co-operative Marketing Associations of the United States, will assist in the drive for the new Pools. He will speak as follows: Lethbridge, Saturday, June 13th; Calgary, June 15th; Red Deer, June 16th; Edmonton, June 17th; Camrose, June 18th.

YEAR 1922 MARKS HALT IN OVER-EXPANSION, WHICH EXCEEDED THE EXTREME LIMIT OF ALBERTA'S SOURCES OF REVENUE—FIRST YEAR OF U.F.A. GOVERNMENT

(Continued from page 5)
calls on the treasury for relief work. In addition to the main services requiring the expenditure of public monies, which were more or less an inheritance from past Governments, there were the large demands on the public purse for hay and relief work and the destruction of grasshoppers.

A careful examination of the year's statement will show that income expenditures for these and other new services were taken care of and expansion of various existing

services provided for, well within the limits of the total for 1921. The Treasury was relieved to the extent of the difference in expenditure for election purposes, but this was more than offset by the transfer of cost of various services to income account and further by expenses of the special session of the Legislature. While road expenditure was considerably reduced it was in excess of the average for the three years preceding 1921.

Just what course was followed by the administration will be illustrated in the statement of expenditures.

**\$2,043,236 REQUIRED FOR
RAILWAYS ALONE**

Capital Expenditures 1922

Railways required \$2,043,236.10, distributed as follows:

Central Canada Ry. construction	\$418,314.39
L. & N. W. construction	255,054.93
Bond interest	\$13,852.86
A. & G. W. construction	400,000.00
Bond interest	\$344,360.18
E. D. & B. C. construction	153,521.45
Bond interest	\$378,263.84
G.T.P. branch lines—Bond interest	\$79,868.45
Irrigation and Drainage required	\$52,475.59
viz., purchase of drainage district debentures, \$16,006; defaulted interest, \$21,483.64; general expenditure, \$3,936.66; colonization of Lethbridge Northern, \$11,049.29.	

Public Works requiring \$2,172,962.42, viz., surveys and compensation, \$103,820.21; ferries, \$7,085.07; bridges (construction), \$501,899.52; main and district highways (construction and inspection), \$272,658.29; alterations and furnishings to buildings and institutions, \$67,761.27; Provincial Police buildings, \$13,868.30; Fort Saskatchewan Gaol, \$30,633.02; Lethbridge Gaol, \$9,225.57; Central Alberta Sanatorium, \$67,979.57; Mental Defectives Institution, Oliver, \$232,409.22; School of Technology, Calgary, \$552,246.34; extension Ponoka Mental Hospital, \$276,748.66; sites and construction, \$20,645.11; various items, \$15,982.27.

**OVER TWO MILLIONS FOR
SEED GRAIN AND RELIEF**

Seed Grain and Relief required \$2,099,852.81, viz., seed grain notes in unorganized districts, \$1,253,508.35; Hay and Relief work, \$684,511.82; unemployment relief, \$161,832.44.

Agriculture Required \$598,807.49, viz., the equipment for Agricultural Schools, \$43,192.55; Grasshopper campaign, \$424,556.03; the purchase, cleaning and marketing of Seed Grain (a new service), \$25,249.31; to lift notes of Merchants Bank given for purchase of Stock under the Cow Bill, \$105,809.60; Dairy and Poultry advance (marketing), \$596,530.65.

Education totalled \$386,658.40, distributed as follows: viz., advances to School District, \$215,967.10; loans to Normal students, \$170,691.30; miscellaneous purposes, \$68,354.33. The increase in this item is an indication of the prevailing economic conditions.

**HEAVY INCREASE IN
PUBLIC DEBT CHARGES**

Public Debt Charges (Income), \$3,013,799.52, increase, \$91,642.35. Debenture interest increased, \$892,270.32; University interest, \$54,527.08; interest on temporary loans, \$26,652.24; on Savings Certificates, \$32,577.39; on Municipal Sinking Funds, \$263.83, a total interest increase of \$11,006,290.86.

Sinking Fund payments increased \$40,994; cost of administration of the Savings Certificates Branch, \$8,190.80, due to transfer of cost of advertising of certificates to that item. The amount expended on exchange and commissions decreased by \$125,732.33; miscellaneous expenses, \$18,100.98. This latter saving was mainly effected by decreased expenditure on advertising, cost for this item in 1921 being \$24,160.87, in 1922 \$10,506.56.

**INCREASE IN COST
OF LEGISLATION**

The cost of legislation increased \$22,739.02, principally due to costs of the Wheat Board session of 1922. Increase in payment for indemnities was \$20,843.40; staff, \$203.05. An apparently new item is that of Legislative Counsel, \$16,160.88.

Contingencies increased \$12,551.07, due to expenses of members, telephone passes now

Sign Up With The Pools!

CONTRACTS NOW BEING TAKEN FOR

The Dairy Pool

Contract five years. Fee \$2.00.

The Livestock Pool

Contract five years. Fee \$2.00.

The Poultry Pool

Contract five years. Fee \$1.00.

CONCENTRATED PROVINCE-WIDE

Drive for Memberships

WILL BE HELD FOR

THREE WEEKS

JUNE 8 to 28 NEXT

Do not wait for the canvassers. Volunteer your contract. Sign one up and send it in. This will encourage others to do so.

To the Farmers and Farm Women:

These Pools are YOUR POOLS. They are being organized because you want them and need them. Their success or failure depends upon your loyalty and support. The best evidence of your belief in co-operative marketing is a signature to a contract.

HAVE A SAY IN MARKETING YOUR OWN PRODUCTS

R. A. VAN SLYKE,
Secretary Dairy Pool
C. P. R. Bldg., Edmonton

MRS. F. E. WYMAN,
Secretary Poultry Pool
U. F. A. Offices, Calgary

W. F. STEVENS,
Secretary Livestock Pool
C. P. R. Bldg., Edmonton

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Thousands of bargains in Boots, Furnishings, Pants, Suits, Raincoats, Blankets, British Army Supplies and British Manufactured Goods. Everything for work, dress, camping or hiking sacrificed. Save money like thousands of satisfied customers are doing. All goods shipped free with a money back guarantee. What could be more fair. A Big Fire, Smoke and Water Sale now on of perfect goods and some smoke and water damaged. No burned merchandise offered.

ed mail order customers. All fire damaged goods on sale in our retail department. Thousands of eager buyers are daily saving money. Why don't you save? Order by mail. Get your share of the terrific bargains that have set all Canada ablaze with buying excitement. The disastrous fire that visited our warehouse is the cause of this sensational sacrifice. The insurance company stands the loss.

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VANCOUVER, B. C.

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Now—Means Money
Saved Later

CANADA'S
GREATEST
SALE



ed mail order customers. All fire damaged goods on sale in our retail department. Thousands of eager buyers are daily saving money. Why don't you save? Order by mail. Get your share of the terrific bargains that have set all Canada ablaze with buying excitement. The disastrous fire that visited our warehouse is the cause of this sensational sacrifice. The insurance company stands the loss.

being charged to legislation, rather than to the Telephone Department as was formerly the case. The item for printing reports, statutes, journals and proceedings was reduced \$7,542.30; library expenses, \$3,911.01; expenditure for revision of statutes and to promote uniformity of legislation, \$9,865.57.

REDUCTION OF EXECUTIVE COUNCIL EXPENDITURE

Executive Council expenditure was reduced \$153,969.07. Reduction of expenditure under the Election Act totalled \$243,712.40; other reductions were Lieutenant-Governor's office, \$493.67; Executive Council, \$5,743.53; administration of Coal Mines Act, \$3,070.43. These were offset by the transfer of costs of Committee for Scientific and Industrial Research, \$31,457.15; of expenses of extension of coal markets, \$22,888.85; from capital account to that of income and by new expenditure created by the Superannuation Act of \$44,129.50.

Attorney-General's Department, decrease, \$53,780.10. The cost of legal offices and prosecutions decreased \$37,825; police magistrates, \$3,627.63; Land Titles offices, \$28,128.11; Bonus, \$20,704.63; proportion of fines to cities and towns, \$22,856.45 (This item is governed by collections by these units); and administration of the Succession Duties Act and of Estates decreased \$26,486.85, owing to these duties being taken over by the general office staff, the reduction being offset by an increase of \$19,062 in general office expense.

Other increases were for Policing, enforcement of the Liquor Act and Pool Room inspection, \$8,220; Mothers' Allowance and Children's Protection Acts, \$46,259.38; one new service, that of administration of the Drought Area Relief Act, \$14,081.

DECREASES IN PUBLIC WORKS DEPARTMENT

Public Works decrease, \$376,352.50. The decreases were: Highways, Local Roads and Ferries, \$380,952; maintenance of buildings, \$16,278; Gaols, \$9,399; Government House, \$2,081; Bonus, \$10,921; contingencies, \$3,731; General Office, \$7,690.

New items were maintenance of bridges, \$52,724 (formerly charged to capital account); Government auto service (formerly distributed amongst various items), \$10,525; and Bureau of Labor, \$3,522. In connection with this item the Bureau of Labor administers the Boller Act, Labor Employment Bureaux, inspection of theatres, and minimum wage bill, Factories Act, etc., and costs in these items were reduced \$7,066 in 1922.

Education increase, \$75,249.90. Grants increased \$73,369; University Grants, \$51,266; Normal Schools, \$10,079; Inspection, \$4,376; School of Technology, \$2,363; Revision of School curricula, \$3,848; and other minor increases. Decreases were in general office expenses, \$12,735; Free School texts, \$52,164; Bonuses, \$2,401; and other minor items. The expenditure on education of the Deaf, Mute and Blind was reduced \$6,006, offset by a new grant to Canadian Institute for the Blind of \$5,000.

Agriculture, increase, \$124,751.53. The main factors in increased expenditures in this department were the grasshopper campaign, requiring \$37,697; South Alberta Survey Board, \$14,408; and partially as a result of that survey, agricultural agents, \$19,910; operation of Oliver and Ponoka farms, \$23,772.96; expenditure under the Dairy Act increased \$33,283, owing to the inauguration of the system of Cream Grading (a contra item appears in revenue for this service); Grants (Fairs) increased \$13,380; Publicity office, \$5,049; agricultural institute work, \$4,333; and some minor increases. Main decreases were in cost of administration of Brand Act, \$11,191 (over 50%); Stallion Act, \$4,322; Schools of Agriculture, \$29,622; Weed Act, \$11,191; Immigration exhibits, \$1,990; Bonus, \$10,601; and many minor decreases.

INCREASE IN CHARGES FOR PUBLIC HEALTH

Public Health increase, \$72,116.52. The heaviest increases were Tubercular work, \$57,402; Medical Relief in Southern Alberta, \$31,513; Public Health Nurses, \$18,555; General office, \$8,214; Mental Defectives Hospital Grants and Statistics also registered an



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Summer-
fallow
C-L-E-A-N

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Folder and Price.

NORTHERN MACHINERY CO., LTD. Canadian Vendors
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The Rotary Rod Weeder
Positively

KILLS WEEDS

SIMPLE—CHEAP—SURE

It is a cultivator, weeder and packer combined. Keep summerfallow clean. Sure death to Canadian Thistle, Russian Thistle, Pigweed or any other weed growing in plowed ground. The revolving rod pulls from 3 inches to 6 inches of weed roots; can be forced to 8-inch depth when required. Sturdy, rugged construction ensures long life.

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Ship Freight
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or Association
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Coast-to-Coast Service

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Selling Agents
For Wool Growers and Sheep
Breeders' Associations
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WOOL COLLECTIONS AT:
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When Price and Quality are
right, as is the case with

Tuxedo COFFEE
SPICES
BAKING POWDER
JELLY POWDER
EXTRACTS, Etc.

Why not ask your Grocer for the
Alberta Product?

Tuxedo Coffee & Spice Mills Ltd.
Calgary, Alta.

Please mention "The U. F. A."

increase. Decreases were in cost of Mental Hospitals, \$9,446; Public Health Act, \$14,008; patients in outlying districts, \$9,819; Venereal Diseases, \$4,032. Rural Hospitals Act, Incurables and Bonuses also showed a decrease.

Municipal Affairs decrease, \$16,659. The decrease was due to reductions of \$25,180 in general office expenses and cost of administration of Wild Lands Tax Act, of \$9,168. This was partially offset by an increase for commissions on tax collections of \$13,320.

Railways and Irrigation registered an increase of \$9,297.84, in part due to increased supervision of drainage and irrigation and also to the appointment of a Freight and Traffic Supervisor.

Provincial Secretary's Department decrease, \$20,615.74, principally due to a reduction in the sum required for operation of the Motor Vehicles Act of \$16,214. Costs of the Corporations Tax Act, Theatres Act and general office expenses also were reduced.

Treasury Branch increase (of \$35,615.95) was due principally to an increased payment of contributions for employees to the Workmen's Compensation fund of \$10,000; to Holden drainage district, \$19,871; Investigation of Banking conditions, \$994; Investigation of freight rates in Crow's Nest Pass agreement, \$1,444 (Alberta's proportion); and increase of the payment for External Audit of \$10,685. General office expenses were reduced by \$4,600; Guarantee bonds of Public Servants increased \$8,141, and there were many minor decreases not recorded here.

MAIN SOURCES OF INCREASED REVENUE

The main sources of increase in revenue were: Corporations Tax increase, \$22,851; Liquor Act receipts, \$671,278; transferred pre-earned profits; Restaurant license fees, \$15,265; Gasoline Tax, \$185,118; Export license fees, \$22,000. Other increases were from Railway Tax Act, \$77,630; Game Act, including Fur Tax receipts, \$35,121; Educational Taxes, \$77,123; Supplementary Revenue Tax \$62,084; Timber Areas Tax, \$4,981; Local Improvement Districts (supervision) \$15,000; Fees School of Technology, \$12,478; Cream Grading Service, \$26,462.24. The Amusement Tax receipts only increased by \$2,831. The increase in reimbursements to Mothers' Allowance was \$22,850; in stock inspection fees, \$10,885.

The Dominion subsidy increased by \$11,344. Receipts from the School Lands fund decreased by \$59,336. Other major decreases were, general interest, \$20,486; succession duties, \$49,229; Fines, \$29,794; Court and Sheriff fees, \$23,072; Land Titles office receipts, \$42,236; Dominion subvention to Technical Education, \$78,794; Receipts from Demonstration farms, \$6,083; Wild Lands Tax, \$255,024; and Theatres Act, \$7,407.

The next article of the series will deal with finances of 1923.

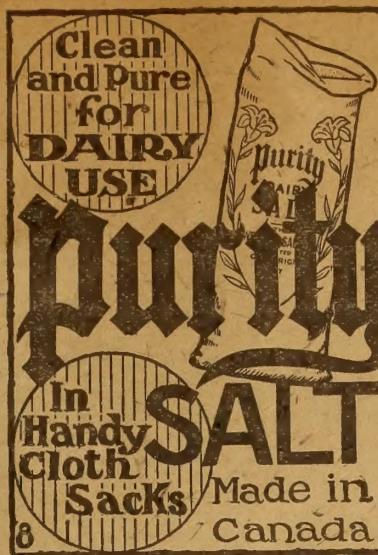
W. H. S.

0
"UP TO EVERY FARMER" TO ASSIST IN MAKING DRIVE FOR NEW POOLS SUCCESSFUL, DECLARES PRESIDENT OF BLINDMAN VALLEY CO-OPERATIVE ASSOCIATION

(Continued from Page 4)
ciation and form a new Co-operative Association on a contract basis and incorporate. Beginning of Success

This was the beginning of our success, which came after a whole year of patient and often discouraging work of organization and obtaining the three hundred members which we decided to have in order that we would have good strength before commencing operations. The contract which we used is almost similar in construction to the one used by the Wheat Pool, with a penalty, the minimum being \$250 for violation of the contract, which is the best form of loyalty I know of.

When we were ready to commence business our next step was to employ some method of selling, which was left to the directors, who decided the best plan was to sell through a good reliable selling agency. With this in view we communicated with several of the leading commission firms both in Calgary and Edmonton, and it was decided to use the United Grain Growers as our



EGG and POULTRY Marketing Service

Branches at
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Under the direction of The Poultry Branch, Provincial Department of Agriculture. Operated in the interests of the Poultry Producers of Alberta.

Assistance in marketing EGGS and POULTRY given to individual producers, small groups of producers, and organized Egg Circles. Returns made, according to grade.

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There are few investments so secure and profitable as money employed in maintaining a Great-West Life Policy. Further, there is the insurance protection that is provided by no other investment. It means a guaranteed income that is not affected by trade reverses; it is the finest security available to the home guardian.



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HONOR-COTE PAINTS
White and all colors.

1 gal.	\$4.85
1/2 gal.	2.50
1/4 gal.	1.30

RELIANCE PAINTS
White and all colors.

1 gal.	\$2.89
1/2 gal.	1.55
1/4 gal.	.84

SERVICE BARN PAINT

Box Car Red—1 gal.	\$1.85 gal.
5 gals.	1.75 per gal.
bbls.	1.65 per gal.

Rich Red—50c gal. higher.

SHINGLE STAIN

Black, Brown, Red and Green.
Will not wash off.

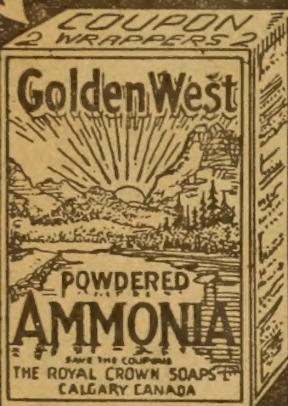
1 gal.	\$1.48 gal.
5 gals.	1.38 per gal.
bbls.	1.28 per gal.

All other Paints and Varnishes at
factory prices.

**The Herbert Paint & Varnish
Co. Ltd.**

Manufacturers
Ninth Ave. & Second St. West, Calgary
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SANITARY
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SIDEWALKS and BRIDGES**
Plans and Specifications.
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and Tumors successfully treated
(removed) without knife or pain.
All work guaranteed. Come, or
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selling agents, as they had given us the best deal. We have been using them up to the present time with very good results and have found them absolutely reliable and willing to work with us and help us in every way. They have greatly assisted us in bringing about the success we have achieved.

Better Prices Than on Main Line

This association has enabled farmers living 60 miles back from the Edmonton-Calgary Railway, to obtain better prices than farmers shipping through drovers on the main line. It has also given the other advantages in the way of marketing education which they could in no other way obtain.

But let it be remembered we are not acting as an opposition, all we ask for is our rights. We have discarded the old idea that opposition is the life of trade long ago, and adopted the principles of business, in which experience has shown that opposition is the death of trade. The members and management are enthused at the success they have achieved during the last year, and look forward with an optimistic view to the great possibilities that lie in the future for co-operative selling.

The coming year will no doubt bring some big improvements in Co-operative Marketing, with the Provincial Co-operative Livestock Pool getting under way, the success of which lies in the hands of every farmer.

Duty to Support Pool
Whether he is a member of a shipping

association or not it is up to him to give it his support in any way he can, either collectively or individually, for without doubt it can be made the best method of marketing the live stock of Alberta, and a system which I believe will cover the whole Dominion within a few years.

The success of Co-operative Marketing lies with the farmers themselves, it requires that we stand together in one body and let no member break, for remember whenever a member works against his association he breaks faith with his fellowman, and brands himself with the lowest brand a man can wear—A Traitor.

Let us stand together and work together, not to interfere with the other industries of the world, but attend strictly to our own affairs, and by our own efforts endeavor to control the marketing of the products of our toil, and put the farming industry where it belongs, on an even basis with other industries of the country, for when farming, which is the most important, and the basic industry of our country is put on a profitable basis, it will greatly help to solve our immigration problem, our great national debt will no longer cause so much grave alarm and then and then only will Canada, the greatest undeveloped white man's country in the world, come into her own.

Thanking you for your valuable space, I am,

Yours truly,
R. E. CHOWEN,
President.

Bentley, Alberta.

**Auditor's Report on Year's Operations of
Blindman Valley Co-operative
Association**

RECEIPTS

Cash from previous Association	\$ 44.09
Cash received from Shares	468.00
By Draft on U.G.G. including additional payments and expenses	\$230,094.13
	1,088.65 231,182.78
By cash from U.G.G., premium on bacon	786.40
By cash from local sale of hogs	720.48

\$233,201.75

DISBURSEMENTS

Paid producers on hog tickets	\$226,287.65
Paid producers, add. payments	2,094.00
Paid producers premium on bacon	414.32
Paid for building small yard, Bentley	38.22
Purchase Rimbey yard and scale	450.18
Paid lease of land for Rimbey yard, R.R.Co.	10.00
Paid for other expenses:	
Use of scale at Rimbey prior to purchase	\$ 165.60
Use of scale at Nugent	8.13
Handling of hogs shipped rec. from U.G.G.	1,088.63
Initial equipment, incorporation, shares, etc.	157.00
Secretary's salary	190.00
Sect. supplies, stat., tel., post, etc.	322.11 1,931.94

\$231,226.31

Balance in Savings Bank, \$1,000.00; Curr. Acct, \$975.44

1,975.44

\$233,201.75

OUTSTANDING ACCOUNTS

Amounts due to Ass. on Jan. 31st, 1925:	
Debit balances of Producers' Acc.	\$ 205.46
Notes due Ass. with interest:	
B. A. Middlecoop	\$123.44
Barnard Olson	53.45
F. W. Franklin	261.03

437.92

1,975.44

Actual Bank Balance

\$ 2,618.82

Amounts owing by the Assn., Jan. 31st, 1925:	
Credit Balances of Producers' Acc.	\$ 23.82
Secretary's salary, Jan.	25.00

\$ 48.82

ASSETS	
Estimated value of property owned by Ass.:	
Stock yards, Rimbey	\$ 600.00
Stock yards, Bentley	38.22
Outstanding accounts due, including Bank Balance	2,618.82

\$3,257.04

LIABILITIES	
Outstanding Acc. owing	\$ 48.82
Surplus	\$3,208.22

\$3,257.04

Total number of shipments	57
Total number of hogs handled	14,924
Aggregate weight of hogs handled, lbs.	8,039,833

POULTRY AND EGGS

ROSE COMB RHODE ISLAND RED EGGS from excellent flock of winter layers, \$2.00 per 15. J. A. Sackett, Crossfield, Alta.

WHITE WYANDOTTE HATCHING EGGS, from stock from Martin's best "Dorcas" matings; dam's records 202 to 267; sires New York State Fair winners. Prices 10c, 15c and 20c each. Satisfaction guaranteed. J. A. Larson, Fort Saskatchewan, Alberta. Member R. O. P.

HATCHING EGGS FROM BRED-TO-LAY flock of pure-bred Barred Rocks, averaging over 200 eggs each for 1924, \$1.50 for 13, \$10 for 100. D. C. Larson, Raymond, Alberta.

SEED GRAIN

REGISTERED NO. 1 EXTRA GRIMM AL-falfa seed for sale. For price write the Golden Valley Irrigation Company, Medicine Hat, Alta.

NURSERY STOCK

RHUBARB ROOTS, \$1.50 DOZEN; HORSE radish, 50c, postpaid. Mrs. S. H. Anning, Anning, Alta.

HELP WANTED

WANTED—WOMAN BETWEEN THIRTY and forty-five, to do housework on the farm; five in the family; lots of music. Steady job as long as all are satisfied. Write Herbert Maricle, Hamlin, Alta.

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CLASSIFIED ADVERTISEMENTS are inserted in this section for three cents per word per insertion. Count each initial as a full word, also count each set of four figures as a full word, as for example, "A. J. Smith has 2,000 bushels of Oats for sale" contains 10 words. Be sure to give your correct name and address. Do not have any replies sent to U.F.A. Central Office. Name and address will be counted as part of the advertisement and must be paid for at the same rate. All advertisements will be classified under the heading which applies most nearly to the article advertised. Orders for classified advertisements must be accompanied by cash, and must reach us at least eight days in advance of dates of publication, which are the 1st and 15th of each month. Cancellations must also reach us eight days in advance.

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KITTENS, PEDIGREE PERSIANS, ALL colors. Devonshire Cattery, Calgary.

Dr. C. E. Messenger
CHIROPRACTOR

Chronic Cases a Specialty
X-Ray Laboratory in Office
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SHORT, ROSS, SELWOOD, SHAW & MAYHOOD
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Many letters similar to the following have been received from satisfied advertisers in "The U. F. A." Classified Section:

"Am well pleased with the results from my small ad. in 'The U. F. A.' Am completely sold out. Could sell nearly as many again, as I am returning orders."—Mrs. Leslie Marr, Millet, Alberta.

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TO
Eastern Canada
United States : Pacific Coast

Fourth Annual
PERSONALLY CONDUCTED TOUR
To Vancouver via Prince Rupert
Lv. Calgary July 8th, 8:35 a.m.

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Tickets now on sale with limit Oct. 31 and stopover privileges. (See Jasper Park en route.)

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June 22nd to Sept. 7th.

The ideal Summer Vacation land.

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No matter how good your crop prospects are, your entire efforts of the season may be wiped out in a very few minutes by a hail storm.

The Best and Safest Way

is to protect your investment by insuring your crop under the well-known plan of

Municipal Hail Insurance

It is Co-operative---

Owned and Controlled by the farmers themselves

Protection at Cost---

No profits or dividends to pay

No Cash Outlay---

You Pay Next Fall

Insure Early---

It costs no more for the entire season than for part of it.

Place your application now with your Municipal Secretary.

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THE HAIL INSURANCE BOARD OF ALBERTA

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